

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
:
Anita Butler : Case No.: 16-14484-mdc
:
Debtor(s) : Chapter 13

MOTION TO MODIFY PLAN AFTER CONFIRMATION

The Debtor, Anita Butler, by and through her undersigned counsel, hereby move to modify her Chapter 13 Plan and in support thereof aver as follows:

1. Debtor filed a Chapter 13 Bankruptcy on or about June 23, 2016.
2. The Chapter 13 filing was assigned case number 16-14484-mdc.
3. The Chapter 13 Plan was confirmed by this Honorable Court on or about April 22, 2017.
4. Debtor owns a daycare center which was not open or operating from March through August.
5. The Debtor began slowly opening the daycare in September and is limited in the number of children she accepts.
6. This reduction in income has resulted in the Debtor falling behind on her mortgage payments.
7. Pursuant to the recently enacted CARES Act, Debtor has experienced a material financial hardship, directly or indirectly caused by the COVID-19 virus.
8. Debtor's Plan was originally Confirmed prior to March 27, 2020.
9. In light of this, and to avoid dismissal of her case, Debtor is humbly requesting that she be allowed to modify and extend her Chapter 13 Plan to 7 years.

10. Additionally, on or about September 22, 2020 the Debtor and Lakeview Loan Servicing entered into a Stipulation resolving their Motion for Relief.

11. Per the Stipulation, the Debtor is delinquent in the sum of \$6,886.39 in post-petition arrears, including attorney's fees and costs. A true and correct copy of the Stipulation is attached hereto as "**Exhibit A**"

12. This Plan remains a pro-rata distribution to the unsecured creditors. (**See proposed modified Plan marked as "Exhibit B".**)

13. Lastly, this Plan is feasible based on the Debtor's current income and expenses.

WHEREFORE, the Debtor requests that she be permitted to modify her Chapter 13 Plan for the above-stated reasons.

Dated: October 15, 2020

/s/Brad J. Sadek, Esq.
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